

**Information to identify the case:**

Debtor 1 Bernard J. Dolobach

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8934

EIN -----

Debtor 2 Heidi A. Dolobach

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4283

EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-20548-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bernard J. Dolobach  
fdbा Dolobach Dentistry

Heidi A. Dolobach  
fka Heidi A. Opel

6/30/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Bernard J. Dolobach  
 Heidi A. Dolobach  
 Debtors

Case No. 15-20548-JAD  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas  
 Form ID: 3180W

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 Total Noticed: 73

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db/jdb +Bernard J. Dolobach, Heidi A. Dolobach, 102 South Walnut Street, Masontown, PA 15461-2135  
 13998765 Abrahamsen Ratchford, 120 North Keyser Avenue, Scranton, PA 18504-9701  
 13998766 +Apotheker Scian, 520 Fellowship Road--C306, Mount Laurel, NJ 08054-3410  
 13998768 +Atlantic Credit & Finance, Inc., 1729 Pittston Avenue, Scranton, PA 18505-4514  
 13998769 +Benco Dental Company, 290 Executive Drive, Cranberry Twp, PA 16066-6436  
 13998776 +CNA Insurance Companies, c/o Cisco Inc., Dept 11994, P.O. Box 1259, Oaks, PA 19456-1259  
 13998777 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Inc., P.O. Box 14931, Pittsburgh, PA 15234-0931)  
 13998780 CST Co., CST Building, P.O. Box 33127, Louisville, KY 40232-3127  
 14013613 Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 13998775 Citifinancial, P.O. Box 6043, Sioux Falls, SD 57117-6043  
 13998778 +Community Bank, P.O. Box 369, Donner at Sixth, Monessen, PA 15062-0369  
 13998779 Credit Management Control, 100 S. Owasso Boulevard W., Saint Paul, MN 55117-1036  
 13998781 +Dental City, 3205 Yeager, P.O. Box 8267, Green Bay, WI 54308-8267  
 13998783 +Equity One, c/o Hilco Receivables/Equable Ascent, Attn: Bankruptcy, 1120 Lake Cook Road--Suite B, Buffalo Grove, IL 60089-1970  
 13998784 +Erie Insurance Exchange, 301 Commonwealth Drive, Warrendale, PA 15086-7508  
 13998786 +FFPM Carmel Holdings, I LLC, c/o Abrahamsen Ratchford, 120 North Keyser Avenue, Scranton, PA 18504-9701  
 13998787 +Fidelity Properties, Inc., P.O. Box 2055, Alliance, OH 44601-0055  
 13998788 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487  
 13998790 Foundation Radiology Group, PC, P.O. Box 60, Pittsburgh, PA 15230-0060  
 13998791 +Healthcare Financial Services, 1204 Kanawha Boulevard East, Charleston, WV 25301-2907  
 13998795 +Jesse & Frichtel Precision Dental, 1661 Golden Mile Highway, Pittsburgh, PA 15146  
 13998811 +Joyce Sheehan, c/o John M. Zeglen, Esquire, 99 East Main Street, Uniontown, PA 15401-3519  
 13998810 +Joyce Sheehan, 416 Market Street, Brownsville, PA 15417-1780  
 13998797 +LVNV Funding, Abrahamsen Ratchford, 120 North Keyser Avenue, Scranton, PA 18504-9701  
 13998796 +LVNV Funding, c/o Apotheker Scian, 2417 Welsh Road--Suite 21 #520, Philadelphia, PA 19114-2213  
 13998801 +Monongalia General Hospital, 1200 JD Anderson Drive, Morgantown, WV 26505-3486  
 14013614 +Mount Macrina Manor, 520 West Main Street, Uniontown, PA 15401-2602  
 13998802 +National Asset Management, 400 Rouser Road--Suite 202, Moon Township, PA 15108-2842  
 15237645 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 14000971 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13998805 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
 13998806 PNC Bank, Attn: Bankruptcy Department, P.O. Box 5570, Brecksville, OH 44101-0570  
 13998807 +Quality Craft Dental Studio, 3223 Shallowfield Road, Atlanta, GA 30341-3632  
 13998808 Receivable Management Services, 77 Hartland Street, Suite 401, P.O. Box 280431, East Hartford, CT 06128-0431  
 14016277 +THE BANK OF NEW YORK MELLON, et.al., CALIBER HOME LOANS INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500  
 14027725 +The Bank of New York Mellon, as Trustee for CIT Mo, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 13998813 +United Collection Bureau, Inc., 5620 Southwyck Boulevard--Suite 206, Toledo, OH 43614-1501  
 13998814 +University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776  
 13998815 Vericrest Financial, 715 South Metropolitan Avenue, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 13998819 +Weltman, Weinberg & Reis, 1400 Koppers Building, 436 Seventh Avenue--Suite 1400, Pittsburgh, PA 15219-1842  
 13998821 +Zenith Acquisition, 170 Northpointe Parkway--Suite 300, Buffalo, NY 14228-1991

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 01 2020 06:08:21 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +E-mail/Text: jennifer.chacon@spservicing.com Jul 01 2020 06:09:48 Select Portfolio Servicing, Inc., as servicing age, PO Box 65250, Salt Lake City, UT 84165-0250

cr +E-mail/Text: jennifer.chacon@spservicing.com Jul 01 2020 06:09:48 The Bank of New York Mellon, successor to The Bank, c/o Select Portfolio Servicing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

13998767 EDI: ACCE.COM Jul 01 2020 09:03:00 Asset Acceptance Corp., P.O. Box 2036, Warren, MI 48090-2036

13998771 EDI: HFC.COM Jul 01 2020 09:03:00 Bon Ton, HSBC Retail Services, P.O. Box 15221, Wilmington, DE 19850-5221

14027187 EDI: svlainich@communitybank.tv Jul 01 2020 06:08:44 Community Bank, Attn: Collections, 90 W. Chestnut St., Suite 100, Washington, PA 15301-4524

13998782 EDI: DISCOVER.COM Jul 01 2020 09:03:00 Discover, P.O. Box 30943, Salt Lake City, UT 84130

14016391 EDI: DISCOVER.COM Jul 01 2020 09:03:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13998789 EDI: FORD.COM Jul 01 2020 09:03:00 Ford Motor Credit Company,  
National Bankruptcy Service Center, P.O. Box 6275, Dearborn, MI 48121  
13998785 +E-mail/Text: ffefcu@yahoo.com Jul 01 2020 06:08:43 Fayette Federal Employees Fed. Credit Un,  
364 Morgantown Street, Uniontown, PA 15401-4841  
14069241 +EDI: RMSC.COM Jul 01 2020 09:03:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd.,  
Recovery Dept - T120, Tempe, AZ 85283-4573  
13998792 EDI: HY11.COM Jul 01 2020 09:03:00 Hyundai Motor Finance, P.O. Box 20829,  
Fountain Valley, CA 92728-0829  
13998793 EDI: IRS.COM Jul 01 2020 09:03:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
13998794 EDI: RMSC.COM Jul 01 2020 09:03:00 JC Penney, P.O. Box 965008, Orlando, FL 32896-5008  
13998772 EDI: JPMORGANCHASE Jul 01 2020 09:03:00 BP, P.O. Box 15298, Wilmington, DE 19850-5298  
13998773 EDI: JPMORGANCHASE Jul 01 2020 09:03:00 Chase, P.O. Box 15298,  
Wilmington, DE 19850-5298  
13998774 EDI: JPMORGANCHASE Jul 01 2020 09:03:00 Chase Bank USA, NA, 3700 Wiseman Boulevard,  
San Antonio, TX 78251  
13998798 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 01 2020 06:21:48 LVNV Funding,  
P.O. Box 740281, Houston, TX 77274-0281  
14023462 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 01 2020 06:20:47  
LVNV Funding LLC c/o Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
14074991 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 01 2020 06:21:51  
LVNV Funding, LLC its successors and assigns as, assignee of HSBC Private Label,  
Acquisition Corporation (USA), Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13998799 +EDI: MID8.COM Jul 01 2020 09:03:00 Midland Funding, 8875 Aero Drive--Suite 200,  
San Diego, CA 92123-2255  
13998800 EDI: CBS7AVE Jul 01 2020 09:03:00 Midnight Velvet, 1112 7th Avenue,  
Monroe, WI 53566-1364  
13998803 EDI: HFC.COM Jul 01 2020 09:03:00 Orchard Bank, HSBC Card Services, P.O. Box 80084,  
Salinas, CA 93912-0084  
13998804 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 01 2020 06:08:21 PA Department of Revenue,  
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946  
13998809 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 01 2020 06:20:50  
Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
15034102 +E-mail/Text: jennifer.chacon@pspservicing.com Jul 01 2020 06:09:48  
Select Portfolio Servicing, Inc., as, servicing agent for The Bank of New,  
York Mellon, successor to The Bank of, PO Box 65250, Salt Lake City UT 84165-0250  
15056724 E-mail/Text: jennifer.chacon@pspservicing.com Jul 01 2020 06:09:48  
The Bank of New Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250  
13998812 EDI: CBS7AVE Jul 01 2020 09:03:00 The Swiss Colony, 1112 7th Avenue,  
Monroe, WI 53566-1364  
13998816 EDI: VERIZONCOMB.COM Jul 01 2020 09:03:00 Verizon Wireless Bankruptcy Admin.,  
P.O. Box 3397, Bloomington, IL 61702-3397  
13998817 EDI: WFFC.COM Jul 01 2020 09:03:00 Wells Fargo Bank, P.O. Box 829009,  
Dallas, TX 75382-9009  
13998818 EDI: WFFC.COM Jul 01 2020 09:03:00 Wells Fargo Financial, P.O. Box 98791,  
Las Vegas, NV 89193-8791  
13998820 E-mail/Text: hbbankruptcynotices@wvumedicine.org Jul 01 2020 06:07:08  
West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127,  
Morgantown, WV 26507-1127

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NewRez LLC d/b/a Shellpoint Mortgage Servicing  
cr THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MO  
cr The Bank of New York Mellon, successor to The Bank  
cr The Bank of New York Mellon, successor to The Bank  
13998770 ##+Beneficial Mortgage of PA, 636 Grand Regency Boulevard, Brandon, FL 33510-3942  
TOTALS: 4, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif alubin@milsteadlaw.com, bkecf@milsteadlaw.com  
Daniel R. White on behalf of Joint Debtor Heidi A. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Debtor Bernard J. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Plaintiff Heidi A. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Plaintiff Bernard J. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 jschalk@barley.com, sromig@barley.com  
Matthew M. Pavlovich on behalf of Defendant The Bank of New York Mellon mpavlovich@prpclaw.com, sruschak@prpclaw.com  
Matthew M. Pavlovich on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 mpavlovich@prpclaw.com, sruschak@prpclaw.com  
Morris Anthony Scott on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 pabk@logs.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Richard M. Squire on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 lcolwell@squirelaw.com, kdiskin@squirelaw.com  
Richard M. Squire on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 lcolwell@squirelaw.com, kdiskin@squirelaw.com  
Richard M. Squire on behalf of Defendant The Bank of New York Mellon lcolwell@squirelaw.com, kdiskin@squirelaw.com  
Ronda J. Winnecour cmevf@chapter13trusteeewdpa.com  
Sarah Kathleen McCaffery on behalf of Creditor Select Portfolio Servicing, Inc., as servicing agent for The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders o sarah.mccaffery@powerskirk.com  
Sarah Kathleen McCaffery on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif sarah.mccaffery@powerskirk.com  
TOTAL: 18